

ABSTRAK

PENGARUH HARGA DAN PROMOSI TERHADAP MINAT MEMBELI PRODUK CICIL EMAS DI PT PEGADAIAN CABANG PALEMBANG

Seiring dengan kenaikan harga emas dan tingginya kebutuhan akan alternatif pembelian emas secara angsuran, terjadi pula peningkatan pada minat masyarakat terhadap investasi emas. Kondisi ini menyebabkan persaingan antara lembaga keuangan dalam menawarkan produk cicil emas, dan menuntut PT Pegadaian untuk memahami faktor-faktor yang mempengaruhi minat nasabah. Penelitian ini menggunakan metode kuantitatif dengan pendekatan deskriptif. Responden dalam penelitian ini berjumlah 100 responden yang ditentukan dengan rumus Lemeshow dengan teknik simple random sampling. Pengumpulan data dilakukan melalui kuesioner dengan skala likert. Data dianalisis dengan analisis statistik deskriptif, uji instrumen, uji asumsi klasik, dan analisis regresi linier berganda dengan bantuan program SPSS. Berdasarkan hasil uji simultan, diketahui bahwa nilai signifikansi sebesar $< 0,001$ yang mana nilai ini kurang dari 0,05, sehingga harga dan promosi berpengaruh positif dan signifikan terhadap minat membeli produk cicil emas. Selain itu, uji parsial menunjukkan bahwa nilai signifikansi untuk variabel Harga adalah $0,003 < 0,05$ dengan nilai t_{hitung} 3,092 $> 1,96$, dan nilai signifikansi variabel Promosi adalah $0,001 < 0,05$ dengan nilai t_{hitung} sebesar 3,746 $> 1,96$. Artinya, secara parsial, harga dan promosi juga berpengaruh terhadap minat membeli produk cicil emas di PT Pegadaian Cabang Palembang.

Kata Kunci: Harga, Promosi, Minat Membeli, Cicil Emas

ABSTRACT

THE EFFECT OF PRICE AND PROMOTION ON INTEREST IN BUYING GOLD INSTALLMENT PRODUCTS AT PT PEGADAIAN PALEMBANG BRANCH

Along with the increase in gold prices and the high need for alternative gold purchases in installments, there has also been an increase in public interest in gold investment. This condition causes competition between financial institutions in offering gold installment products, and requires PT Pegadaian to understand the factors that affect customer interest. This study uses a quantitative method with a descriptive approach. The respondents in this study amounted to 100 respondents who were determined by the Lemeshow formula with a simple random sampling technique. Data collection was carried out through a questionnaire with a likert scale. The data were analyzed by descriptive statistical analysis, instrument test, classical assumption test, and multiple linear regression analysis with the help of the SPSS program. Based on the results of the simultaneous test, it is known that the significance value is < 0.001 where this value is less than 0.05, so that prices and promotions have a positive and significant effect on the interest in buying gold installment products. In addition, the partial test showed that the significance value for the Price variable was $0.003 < 0.05$ with a tcal value of $3.092 > 1.96$, and the significance value of the Promotion variable was $0.001 < 0.05$ with a tcal value of $3.746 > 1.96$. This means that partially, prices and promotions also affect the interest in buying gold installment products at PT Pegadaian Palembang Branch.

Keywords: Price, Promotion, Buying Interest, Gold Installment